

**Table C**  
**2004 Summary of Utah Operations**  
**of All Insurers By Line Of Insurance**

**LIFE, ACCIDENT AND HEALTH, AND FRATERNAL INSURANCE**

**LIFE**

|                              | <b><u>Premiums Earned</u></b> | <b><u>Benefits Incurred</u></b> |
|------------------------------|-------------------------------|---------------------------------|
| ORDINARY LIFE                | \$616,863,616                 | \$1,108,737,425                 |
| CREDIT LIFE                  | \$9,697,469                   | \$4,790,959                     |
| GROUP LIFE                   | \$200,619,189                 | \$537,308,412                   |
| INDUSTRIAL LIFE              | \$5,727                       | \$1,239,189                     |
| FRATERNAL LIFE INSURANCE     | \$3,631,946                   | \$5,610,913                     |
| <b>TOTAL LIFE INSURANCE:</b> | <b>\$830,817,947</b>          | <b>\$1,657,686,898</b>          |

**ANNUITIES**

|                         | <b><u>Premiums Earned</u></b> | <b><u>Benefits Incurred</u></b> |
|-------------------------|-------------------------------|---------------------------------|
| LIFE ANNUITIES          | \$1,493,628,679               | \$433,652,572                   |
| FRATERNAL ANNUITIES     | \$4,036,224                   | \$1,665,993                     |
| <b>TOTAL ANNUITIES:</b> | <b>\$1,497,664,903</b>        | <b>\$435,318,565</b>            |

**ACCIDENT && HEALTH INSURANCE**

|   | <b><u>Premiums Earned</u></b> | <b><u>Benefits Incurred</u></b> | <b><u>Loss Ratio</u></b> |
|---|-------------------------------|---------------------------------|--------------------------|
| <b>LIFE</b>                                       |                               |                                 |                          |
| INDIVIDUAL A && H TYPE POLICIES                   | \$266,508,728                 | \$126,472,188                   | 47%                      |
| GROUP A && H                                      | \$1,585,655,192               | \$1,028,292,248                 | 65%                      |
| FEDERAL EMPLOYEES HEALTH BENEFITS                 | \$1,272,249                   | \$0                             | 0%                       |
| CREDIT A && H, (GROUP AND IND.)                   | \$10,411,865                  | \$0                             | 0%                       |
| COLLECTIVELY RENEWABLE A && H                     | \$208,163                     | \$0                             | 0%                       |
| <b>TOTAL LIFE A &amp;&amp; H INSURANCE</b>        | <b>\$1,864,056,197</b>        | <b>\$1,154,764,436</b>          | <b>62%</b>               |
| <b>FRATERNAL</b>                                  |                               |                                 |                          |
| INDIVIDUAL A && H TYPE POLICIES                   | \$562,795                     | \$175,925                       | 31%                      |
| COLLECTIVELY RENEWABLE A && H                     | \$0                           | \$0                             | 0%                       |
| <b>TOTAL FRATERNAL A &amp;&amp; H</b>             | <b>\$562,795</b>              | <b>\$175,925</b>                | <b>31%</b>               |
| <b>PROPERTY</b>                                   |                               |                                 |                          |
| INDIVIDUAL A && H TYPE POLICIES                   | \$8,291,351                   | \$9,495,602                     | 115%                     |
| GROUP A && H                                      | \$39,553,678                  | \$13,854,286                    | 35%                      |
| FEDERAL EMPLOYEES HEALTH BENEFITS                 | \$0                           | \$0                             | 0%                       |
| CREDIT A && H, (GROUP AND IND.)                   | \$3,193,315                   | \$212,921                       | 7%                       |
| COLLECTIVELY RENEWABLE A && H                     | \$9,419                       | \$10,127                        | 108%                     |
| <b>TOTAL PROPERTY A &amp;&amp; H INSURANCE</b>    | <b>\$51,047,763</b>           | <b>\$23,572,936</b>             | <b>46%</b>               |
| <b>HOSPITAL, MEDICAL, AND DENTAL CORP. (HMDI)</b> | <b>\$632,624,448</b>          | <b>\$539,904,977</b>            | <b>85%</b>               |
| <b>HEALTH MAINTENANCE ORG. (HMO)</b>              | <b>\$1,003,428,005</b>        | <b>\$934,660,052</b>            | <b>93%</b>               |
| <b>LIMITED HEALTH SERVICES ORG.</b>               | <b>\$3,465,248</b>            | <b>\$2,080,719</b>              | <b>60%</b>               |
| <b>HEALTH INSURANCE POOLS</b>                     | <b>\$12,262,206</b>           | <b>\$20,994,644</b>             | <b>171%</b>              |
| <b>TOTAL ACCIDENT &amp;&amp; HEALTH:</b>          | <b>\$3,567,446,662</b>        | <b>\$2,676,153,689</b>          | <b>75%</b>               |

|                   |                        |                        |
|-------------------|------------------------|------------------------|
| <b>TOTAL LIFE</b> | <b>\$5,895,929,512</b> | <b>\$4,769,159,152</b> |
|-------------------|------------------------|------------------------|

**Table C**  
**2004 Summary of Utah Operations**  
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**PROPERTY INSURANCE**

**PROPERTY**

| <b>FIRE AND ALLIED LINES:</b>       | <b><u>Premiums Earned</u></b> | <b><u>Benefits Incurred</u></b> | <b><u>Loss Ratio</u></b> |
|-------------------------------------|-------------------------------|---------------------------------|--------------------------|
| FIRE                                | \$43,985,227                  | \$5,887,501                     | 13%                      |
| ALLIED LINES                        | \$37,298,902                  | \$6,129,051                     | 16%                      |
| OCEAN MARINE                        | \$4,509,673                   | \$3,727,268                     | 83%                      |
| INLAND MARINE                       | \$62,429,500                  | \$18,235,067                    | 29%                      |
| <b>TOTAL FIRE AND ALLIED LINES:</b> | <b>\$148,223,302</b>          | <b>\$33,978,887</b>             | <b>23%</b>               |
| <b>MULTIPLE PERIL:</b>              |                               |                                 |                          |
| MULTIPLE PERIL CROP                 | \$2,880,716                   | \$1,488,387                     | 52%                      |
| FARMOWNERS MULTIPLE PERIL           | \$6,879,174                   | \$4,798,872                     | 70%                      |
| HOMEOWNERS MULTIPLE PERIL           | \$269,855,526                 | \$119,748,923                   | 44%                      |
| COMM. MULT. P. (NON-LIABILITY)      | \$105,524,052                 | \$35,427,006                    | 34%                      |
| COMM. MULT. P. (LIABILITY)          | \$77,703,389                  | \$27,001,332                    | 35%                      |
| MORTGAGE GUARANTY                   | \$57,419,601                  | \$44,938,790                    | 78%                      |
| <b>TOTAL MULTIPLE PERIL:</b>        | <b>\$520,262,458</b>          | <b>\$233,403,310</b>            | <b>45%</b>               |
| <b>AUTOMOBILE:</b>                  |                               |                                 |                          |
| PRIVATE PASSENGER AUTO NOFAULT      | \$75,390,626                  | \$46,249,796                    | 61%                      |
| OTHER PRIVATE PASSENGER AUTO        | \$586,361,007                 | \$362,019,481                   | 62%                      |
| COMMERICAL AUTO NOFAULT             | \$3,994,872                   | \$3,564,928                     | 89%                      |
| OTHER COMMERCIAL AUTO               | \$140,770,671                 | \$72,360,501                    | 51%                      |
| PRIVATE PASS. PHYSICAL DAMAGE       | \$441,379,715                 | \$224,699,119                   | 51%                      |
| COMM. AUTO PHYSICAL DAMAGE          | \$63,423,546                  | \$26,407,348                    | 42%                      |
| <b>TOTAL AUTOMOBILE:</b>            | <b>\$1,311,320,437</b>        | <b>\$735,301,173</b>            | <b>56%</b>               |
| <b>ALL OTHER LINES:</b>             |                               |                                 |                          |
| FINANCIAL GUARANTY                  | <b>INSURANCE</b>              | \$7,173,968                     | (\$40)                   |
| 0%                                  |                               |                                 |                          |
| MEDICAL MALPRACTICE                 | \$54,585,114                  | \$24,987,860                    | 46%                      |
| EARTHQUAKE                          | \$16,686,892                  | \$57,688                        | 0%                       |
| WORKERS' COMPENSATION               | \$341,000,372                 | \$224,264,175                   | 66%                      |
| OTHER LIABILITY                     | \$166,030,143                 | \$43,960,776                    | 26%                      |
| PRODUCTS LIABILITY                  | \$19,677,694                  | \$6,605,728                     | 34%                      |
| AIRCRAFT (ALL PERILS)               | \$24,668,321                  | \$1,934,724                     | 8%                       |
| FIDELITY                            | \$6,410,535                   | \$6,151,104                     | 96%                      |
| SURETY                              | \$25,439,082                  | \$6,089,457                     | 24%                      |
| FEDERAL FLOOD                       | \$1,118,863                   | \$38,637                        | 3%                       |
| BURGLARY AND THEFT                  | \$570,566                     | \$626,779                       | 110%                     |
| BOILER AND MACHINERY                | \$5,696,313                   | \$2,184,357                     | 38%                      |
| CREDIT                              | \$3,581,142                   | \$669,741                       | 19%                      |
| TITLE                               | \$176,382,373                 | \$12,387,797                    | 7%                       |
| MOTOR CLUBS                         | \$9,875,188                   | \$5,128,573                     | 52%                      |
| <b>TOTAL OTHER LINES:</b>           | <b>\$858,896,566</b>          | <b>\$335,087,356</b>            | <b>39%</b>               |
| <b>TOTAL PROPERTY</b>               | <b>\$2,838,702,763</b>        | <b>\$1,337,770,726</b>          | <b>41%</b>               |
| <br><b>REPORT TOTAL:</b>            | <br><b>\$8,734,632,275</b>    | <br><b>\$6,106,929,878</b>      | <br><b>70%</b>           |